

IN RE:

SAMANTHA M. RAY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23977

Chapter 13

Document No.: 130

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 16th day of January, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED
1/16/24 12:47 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

U.S. BANKRUPTCY JUDGE **dmr**

In re:
Samantha M. Ray
Debtor

Case No. 18-23977-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jan 16, 2024

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db	+ Samantha M. Ray, 555 Garfield Street, Carnegie, PA 15106-3912
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Borough of Heidelberg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14972951	+ Borough of Heidelberg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14945261	+ Dollar Bank, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
14945264	+ Jason A. Ray, 1412 Romano Drive, Bridgeville, PA 15017-2656

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14928572	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:08:32	American Express, PO Box 981537, El Paso, TX 79998-1537
14949788	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:08:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14945257	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
14949511	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 17 2024 04:00:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14945258	Email/Text: cms-bk@cms-collect.com	Jan 17 2024 04:00:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14945259	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2024 04:08:27	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
14945260	Email/Text: mrdiscen@discover.com	Jan 17 2024 04:00:00	Discover, PO Box 3008, New Albany, OH 43054-3008
14945262	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2024 04:08:27	DSNB/ Macys, PO Box 8218, Mason, OH 45040
14966628	Email/Text: bnc-quantum@quantum3group.com	Jan 17 2024 04:01:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14933226	Email/Text: mrdiscen@discover.com	Jan 17 2024 04:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14963313	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 17 2024 04:01:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14945263	+ Email/Text: bankruptcy@huntington.com	Jan 17 2024 04:01:00	Huntington Mortgage Co., 7575 Huntington Park Drive, Columbus, OH 43235-2600
14945265	+ Email/PDF: resurgentbknotifications@resurgent.com		

District/off: 0315-2

User: auto

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		Jan 17 2024 04:08:23	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
14966768	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2024 04:08:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14945266	+ Email/Text: ngisupport@radiusgs.com	Jan 17 2024 04:00:00	Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
14945267	Email/Text: ksoto@pandbcapitalgroup.com	Jan 17 2024 04:00:00	P&B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224
14945269	Email/Text: Bankruptcy.Notices@pnc.com	Jan 17 2024 04:00:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14967159	Email/Text: Bankruptcy.Notices@pnc.com	Jan 17 2024 04:00:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14929089	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2024 04:08:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945271	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2024 04:08:21	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14945270	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2024 04:08:22	SYNCB, PO Box 965015, Orlando, FL 32896-5015
14945272	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2024 04:08:21	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14932648	+ Email/Text: bankruptcy@huntington.com	Jan 17 2024 04:01:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14965851	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 17 2024 04:00:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15219772	Email/PDF: bncnotices@becket-lee.com	Jan 17 2024 04:08:23	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14945273	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 17 2024 04:00:00	Toyota Motor Credit Corp., PO Box 9786, Cedar Rapids, IA 52409-0004
14945274	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 17 2024 04:00:00	Verizon, POB 650584, Dallas, TX 75265-0584
14961609	Email/PDF: ebn_ais@aisinfo.com	Jan 17 2024 04:08:21	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Huntington National Bank
cr		Toyota Lease Trust
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945256	*	American Express, PO Box 981537, El Paso, TX 79998-1537
14945268	##+	Patenaude & Felix, 501 Corporate Drive, Southpointe, Suite 205, Canonsburg, PA 15317-8584

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name	Email Address
Christopher Kennedy	on behalf of Creditor The Huntington National Bank bankruptcy@carlisle-law.com
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Heidelberg jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Matthew M. Herron	on behalf of Debtor Samantha M. Ray mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8